© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 15-81945 Doc 1 Filed 07/29/15 Entered 07/29/15 13:41:45 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 37

D1 (OHICIAI FULIII 1) (U4/13)		JOCL	ımenı	Page .	013						
United States Bankruptcy Court Northern District of Illinois					Volu	ıntary Petition					
Name of Debtor (if individual, enter Last, First, Mic Meadows, Samuel LaMont	dle):			Name of Jo	oint Debt	or (Spo	ıse) (Last, First,	Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 9928	I.D. (ITIN)	/Com	plete EIN	Last four d				axpayer I.D	. (ITIN) /Complete EIN		
Street Address of Debtor (No. & Street, City, State of 1116 Irving Avenue #301 Rockford, IL	& Zip Code	e):		Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, Stat	e & Zip Code):		
Rockford, IL	ZIPCOD	E 611	01		ZIPCODE						
County of Residence or of the Principal Place of But Winnebago		2011	<u> </u>	County of	Residence	e or of t	he Principal Pla				
Mailing Address of Debtor (if different from street a	ddress)			Mailing A	ddress of	Joint D	ebtor (if differen	nt from stree	et address):		
	ZIPCOD							Z	IPCODE		
Location of Principal Assets of Business Debtor (if	lifferent fro	om stre	et addres	s above):				_			
									IPCODE		
Type of Debtor (Form of Organization)				of Business one box.)					Code Under Which Check one box.)		
(Check one box.)	Пне	alth Ca	re Busine	· · · · · ·		√ Ct	napter 7				
✓ Individual (includes Joint Debtors)				Estate as defined i	n 11		napter 9	Chapter 15 Petition for Recognition of a Foreign			
See Exhibit D on page 2 of this form.	I ——		101(51B)			Cl	Proceeding				
Corporation (includes LLC and LLP) Partnership		ilroad ckbrok	er		Chapter 12 Chapter 13				ter 15 Petition for gnition of a Foreign		
Other (If debtor is not one of the above entities,			ty Broker						nain Proceeding		
check this box and state type of entity below.)	Cle	aring I						Nature of E			
Chanton 15 Dahton	Oth	ner						(Check one			
Chapter 15 Debtor Country of debtor's center of main interests:			Tow Eve	mant Entity							
	_	(C		mpt Entity if applicable.)			.01(8) as "incuri		business debts.		
Each country in which a foreign proceeding by,		btor is	a tax-exei	npt organization		ind	lividual primaril	y for a			
regarding, or against debtor is pending:				ed States Code (t	he		rsonal, family, o	r house-			
	- Inte	ernal R	evenue C	ode).			ld purpose."				
Filing Fee (Check one box)			Check o	ne box:		Chaj	pter 11 Debtors	8			
Full Filing Fee attached				or is a small busin	ness debto	or as det	fined in 11 U.S.	C. § 101(51	D).		
Filing Fee to be paid in installments (Applicable t	o individua	ıls		or is not a small b							
only). Must attach signed application for the cour			Check it	f :							
consideration certifying that the debtor is unable to									insiders or affiliates) are less		
except in installments. Rule 1006(b). See Official Form 3A. than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).											
Filing Fee waiver requested (Applicable to chapte		uals	Check a	ll applicable box	xes:						
only). Must attach signed application for the cour consideration. See Official Form 3B.	's			n is being filed w			muomotition fuom		a alassas of anaditons in		
consideration. See Official Form 3B.			_	dance with 11 U.			prependon from	one or mor	e classes of creditors, in		
Statistical/Administrative Information									THIS SPACE IS FOR		
Debtor estimates that funds will be available for									COURT USE ONLY		
Debtor estimates that, after any exempt property distribution to unsecured creditors.	is exclude	d and a	ndministra	ative expenses pa	id, there v	will be n	o funds availabl	le for			
Estimated Number of Creditors		_			_						
	20			10.001	25 001	- 50,001-		∐ Оттож			
		10,001- 25,000	25,001- 50,000		100,000	Over 100,000					
Estimated Assets					<u> </u>				1		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,				\$50,000,001 to	\$100,00						
<u> </u>	million	to \$5	U million	\$100 million	to \$500	million	to \$1 billion	\$1 billion	-		
Estimated Liabilities							П	П			
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,	000 001 to	\$10.0	00 001	\$50,000,001 to	\$100.00	0 001	\$500,000,001	_			
	million		n million	\$100 million	\$100,00 to \$500			\$1 billion	1		

Only
Software
- Forms
-998-2424]
. [1-800
luc
1993-2013 EZ-Filing,
ဖ

Case 15-81945 Doc 1 Filed 07/29/15 B1 (Official Form 1) (04/13) Document	Entered 07/29/15 13:4 Page 2 of 37	11:45 Desc Main Page 2		
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Meadows, Samuel LaMont	ŭ		
All Prior Bankruptcy Case Filed Within Last	t 8 Years (If more than two, attac	h additional sheet)		
Location Where Filed: Western District Of Tennessee	Case Number: 08-31067	Date Filed: 10/20/2008		
Location Where Filed: N/A	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
	X /s/ David A. Aaby Signature of Attorney for Debtor(s)	7/28/15 Date		
Yes, and Exhibit C is attached and made a part of this petition. No Exhil (To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and made of this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	the decision of the spouse must complete and attacked a part of this petition.	ch a separate Exhibit D.)		
Exhibit D also completed and signed by the joint debtor is attached	a made a part of this petition.			
Information Regardin (Check any ap Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 ☐ There is a bankruptcy case concerning debtor's affiliate, general place of has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in registrone.	plicable box.) of business, or principal assets in the days than in any other District. cartner, or partnership pending in tace of business or principal assets but is a defendant in an action or pro-	his District. in the United States in this District, occeding [in a federal or state court]		
Certification by a Debtor Who Reside	-			
(Check all app. Landlord has a judgment against the debtor for possession of debtor	licable boxes.)			
(Name of landlord that	at obtained judgment)			
(Address o	f landlord)			
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss		ebtor would be permitted to cure		
Debtor has included in this petition the deposit with the court of a filing of the petition.	session, after the judgment for poss	session was entered, and		

Date

Case 15-81945 Doc 1 Filed 07/29/15 B1 (Official Form 1) (04/13) Document	Entered 07/29/15 13:41:45 Desc Main Page 3 of 37 Page 3
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Meadows, Samuel LaMont
Signa	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Samuel LaMont Meadows Signature of Debtor Samuel LaMont Meadows X Signature of Joint Debtor Telephone Number (If not represented by attorney) July 28, 2015	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Printed Name of Foreign Representative Date
Date Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ David A. Aaby Signature of Attorney for Debtor(s) David A. Aaby 6208413 David A. Aaby, Attorney at Law 1318 E. State St. Rockford, IL 61104-2228 daablaw@yahoo.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer
July 28, 2015 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Signature
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 15-81945 Doc 1 Filed 07/29/15 Entered
B1D (Official Form 1, Exhibit D) (12/09) Document Page 4 o

7/29/15 Entered 07/29/15 13:41:45 Desc Main ment Page 4 of 37

Document Page 4 of 37 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Meadows, Samuel LaMont	Chapter 7
Debtor(s	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit
you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a
you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable
you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Samuel LaMont Meadows	
Date: July 28, 2015	

Certificate Number: 15725-ILN-CC-025652764



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>June 3, 2015</u>, at <u>11:20</u> o'clock <u>AM EDT</u>, <u>Samuel Meadows</u> received from <u>001 Debtorce</u>, <u>Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Northern District of Illinois</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: June 3, 2015

By: /s/Latoya Graham

Name: Latoya Graham

Title: Issuer

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Filed 07/29/15

Entered 07/29/15 13:41:45

Desc Main

Document Page 6 of 37 United States Bankruptcy Court

Northern District of Illinois

IN RE:	Case No
Meadows, Samuel LaMont	Chapter 7
Debtor(s)	• •

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS		ETS LIABILITIES		OTHER
A - Real Property	Yes	1	\$	0.00			
B - Personal Property	Yes	3	\$	2,978.00			
C - Property Claimed as Exempt	Yes	1					
D - Creditors Holding Secured Claims	Yes	1			\$ 0.00)	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$ 703.00		
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4			\$ 33,620.33		
G - Executory Contracts and Unexpired Leases	Yes	1					
H - Codebtors	Yes	1					
I - Current Income of Individual Debtor(s)	Yes	2				\$	194.00
J - Current Expenditures of Individual Debtor(s)	Yes	3				\$	1,178.00
	TOTAL	19	\$	2,978.00	\$ 34,323.33	3	

B 6 Summary (Case 15-81945 DOC 1

Filed 07/29/15 Entered 07/29/15 13:41:45

Desc Main

Document United States	Page 7 of 37 Bankruptcy Court
Northern D	istrict of Illinois

IN RE:	Case No
Meadows, Samuel LaMont	Chapter 7
Debtor(s)	*

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 703.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 3,468.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 4,171.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 194.00
Average Expenses (from Schedule J, Line 22)	\$ 1,178.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 725.72

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 703.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 33,620.33
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 33,620.33

B6A (Official)	<u>Case</u> 15,81945	
	2 01111 011) (12,01)	

Filed 07/29/15 Document

Debtor(s)

Doc 1

Entered 07/29/15 13:41:45 Page 8 of 37

Desc Main

IN RE Meadows, Samuel LaMont

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Becament 1 age 6 of 61

Case No. ____

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

B6B (Official Form 6B) (15/07) 1945

Filed 07/29/15 Document Entered 07/29/15 13:41:45 Page 9 of 37

Desc Main

IN RE Meadows, Samuel LaMont

Case No.

Debtor(s)

Doc 1

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

		_			,
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		PNC Smart Access Card		0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Homes Now, landlord		550.00
4.	Household goods and furnishings, include audio, video, and computer equipment.		Normal compliment of household goods		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Normal compliment of wearing apparel		1,000.00
7.	Furs and jewelry.		Necklace		70.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

Debtor(s)

Doc 1 Filed 07/29/15 Document

Entered 07/29/15 13:41:45 Desc Main Page 10 of 37

IN RE Meadows, Samuel LaMont

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		I			T .
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2011 federal tax refund 2012 federal tax refund 2014 federal tax refund		121.00 21.00 216.00
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	Х			
26.	Boats, motors, and accessories.	X			
27.		X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Х			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

Filed 07/29/15 Document Entered 07/29/15 13:41:45 Page 11 of 37

Desc Main

IN RE Meadows, Samuel LaMont

Case No.

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X			
not already fisted. Refinze.				
		ТО	TAL.	2,978.00

Doc 1 Filed 07/29/15

Entered 07/29/15 13:41:45 Page 12 of 37

Desc Main

IN RE Meadows, Samuel LaMont

Document Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. *

Case No.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

SCHEDULE B - PERSONAL PROPERTY	ITHOUT DEDUCTING EXEMPTIONS
Homes Now, landlord 735 ILCS 5/12-1001(b) 550.00 Normal compliment of household goods 735 ILCS 5/12-1001(b) 1,000.00 Normal compliment of wearing apparel 735 ILCS 5/12-1001(a) 1,000.00 Necklace 735 ILCS 5/12-1001(b) 70.00 2011 federal tax refund 735 ILCS 5/12-1001(b) 121.00 2012 federal tax refund 735 ILCS 5/12-1001(b) 21.00	EXEM HONS
Normal compliment of wearing apparel 735 ILCS 5/12-1001(a) 1,000.00 Necklace 735 ILCS 5/12-1001(b) 70.00 2011 federal tax refund 735 ILCS 5/12-1001(b) 121.00 2012 federal tax refund 735 ILCS 5/12-1001(b) 21.00	550.00
Necklace 735 ILCS 5/12-1001(b) 70.00 2011 federal tax refund 735 ILCS 5/12-1001(b) 121.00 2012 federal tax refund 735 ILCS 5/12-1001(b) 21.00	1,000.00
2011 federal tax refund 735 ILCS 5/12-1001(b) 121.00 2012 federal tax refund 735 ILCS 5/12-1001(b) 21.00	1,000.00
2012 federal tax refund 735 ILCS 5/12-1001(b) 21.00	70.00
	121.00
2014 federal tax refund 735 ILCS 5/12-1001(b) 216.00	21.00
	216.00

Filed 07/29/15 Document

Doc 1

Entered 07/29/15 13:41:45 Page 13 of 37 Desc Main

(If known)

Liabilities and Related

Data.)

IN RE Meadows, Samuel LaMont

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case No.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_					_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.			varie o					
ACCOUNT NO.								
					l			
			Value \$					
ACCOUNT NO.								
			Value \$					
				Sub	tot	01		
0 continuation sheets attached			(Total of th	is p	age	ai e)	\$	\$
			(Use only on la		Fota		\$	\$
			(Ose only of the	or þ	ugi	-,	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Filed 07/29/15

Debtor(s)

Entered 07/29/15 13:41:45 Desc Main

IN RE Meadows, Samuel LaMont

sheet for each type of priority and label each with the type of priority.

Document Page 14 of 37

Case No. (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). **Extensions of credit in an involuntary case** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

a drug, or another substance. 11 U.S.C. § 507(a)(10).

¹ continuation sheets attached

Debtor(s)

Doc 1 Filed 07/29/15

Entered 07/29/15 13:41:45

Desc Main

IN RE Meadows, Samuel LaMont

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Page 15 of 37 Document

Case No. (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIOUIDATED	DISPUTED	MOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.			2013 federal income tax due						
Department Of The Treasury Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346							703.00	703.00	
ACCOUNT NO.	_						1 00.00	700.00	
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
idecochi ilo.									
ACCOUNT NO.									
Sheet no1 of continuation sheets Schedule of Creditors Holding Unsecured Priority	att Cla	ached aims	to (Totals of the	Sul nis j			\$ 703.00	\$ 703.00	\$
(Use only on last page of the comp	olet	ed Sch	nedule E. Report also on the Summary of Scl		To:		\$ 703.00		
(Us report also on the	e oi	nly on atistic	last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate	plic	Tot cabl	le,		\$ 703.00	\$

Debtor(s)

.5 Entered 07/29/15 13:41:45

Desc Main

IN RE Meadows, Samuel LaMont

Document Page 16 of 37

Case No. _____(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5751			Cell phone service				
A.T. & T. P.O. Box 5093 Carol Stream, IL 60197-5093							84.80
ACCOUNT NO. 2426			Phone service	1			04.00
A.T. & T. P.O. Box 5093 Carol Stream, IL 60197-5093							265.71
ACCOUNT NO.			Prepaid card overdraft				200.7 1
American Express 200 Vesey Street - 4th Floor New York, NY 10285							147.00
ACCOUNT NO.			Fines and costs 2006 SM 43 and 2003 OV 1261	-			147100
Arnold Scott Harris 222 Merchandise Mart Plaza - Ste 1932 Chicago, IL 60654							
							630.26
3 continuation sheets attached			(Total of t		age	e)	\$ 1,127.77
			(Use only on last page of the completed Schedule F. Reporting the Summary of Schedules and, if applicable, on the Summary of Certain Liabilities and Relate	t als tatis	stic	on al	\$

Filed 07/29/15 Document Entered 07/29/15 13:41:45 Page 17 of 37 Desc Main

IN RE Meadows, Samuel LaMont

Case No.

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Fines and costs 2007 CM 7743	\dagger		H	
Arnold Scott Harris, PC 222 Merchandise Mart Plaza #1932 Chicago, IL 60654							200.00
ACCOUNT NO.			Bank fees	+		H	200.00
Bank Of America 100 Tryon Street Charlotte, NC 28255							404.99
ACCOUNT NO.			Genesis credit card account	╁		H	404.99
Bankcard Services P.O. Box 4499 Beaverton, OR 97076-4499							
ACCOUNT NO.			Assignee of Mid America Bank and Trust credit	+			2,977.16
CACH, LLC 4340 S. Monaco St 2nd Floor Denver, CO 80237-3485			account				
ACCOUNT NO.			Bank fees	+			2,977.00
Chase Bank 270 Park Avenue New York, NY 10017			Dalik ices				
AGGOVINENO FEOD	-		Cable service	+			242.16
ACCOUNT NO. 5622 Comcast P.O. Box 3002 South Eastern, PA 19398-3002			Cable 36! VICE				000 50
ACCOUNT NO.			2007 federal income, penalties and interest	+		H	236.56
Department Of The Treasury Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346							
•						Ļ	699.86
Sheet no1 of3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his p		- 1	\$ 7,737.73
			(Use only on last page of the completed Schedule F. Repo		Tota		

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$

Debtor(s)

Filed 07/29/15 Document

Entered 07/29/15 13:41:45 Page 18 of 37

Desc Main

IN RE Meadows, Samuel LaMont

Case No. (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Utility services	+			
Detroit Edison One Energy Plaza - Wcb 2106 Detroit, MI 48226-1221							454.00
ACCOUNT NO. 6464			Student loan	+		\dashv	454.00
Direct Loan Service System P.O. Box 5609 Greenville, TN 75403-5609							3,468.00
ACCOUNT NO.	+		Assignee of Best Bank account	+	П	\dashv	3,400.00
Diverse Funding Associates 3580 Harlem Rd - Ste 6 Buffalo, NY 14215-2045							73.00
ACCOUNT NO.			Toll violation and collision damage to Chevy	T	\sqcap	\forall	
Enterprise Rent-A-Car P.O. Box 759 Lombard, IL 60148			Malibu				15,460.73
ACCOUNT NO.			Bank fees	+			13,400.73
FBCS, Inc. 330 S. Warninster - Ste 353 Hatboro, PA 19040							
				\perp		\dashv	643.86
ACCOUNT NO. Fifth Third Bank 38 Fountain Square Plaza Cincinnati, OH 45263			Bank fees				
ACCOUNT NO.	-		Rent claim reduced to judgment	\vdash	Н		57.00
Foxwood Apartments 2778 Pickering Drive Memphis, TN 38115			The second of Judgmont				
							1,795.00
Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	s s		(Total of the			9)	\$ 21,951.59

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Debtor(s)

Filed 07/29/15 Document

Entered 07/29/15 13:41:45 Page 19 of 37

Desc Main

IN RE Meadows, Samuel LaMont

Case No. (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Bank fees				
Huntington Bank 7 Easton Oval Columbus, OH 43219							07.74
ACCOUNT NO.			Medical services	+			87.74
Quest Diagnostics 13001 College Center Dr. Chicago, IL 60693							54.00
ACCOUNT NO.			Medical services	+	1		34.00
Sinai Grace Hospital 6071 W. Outer Drive Detroit, MI 48235							140.00
ACCOUNT NO. 8350			Phone service	+			140.00
Sprint 6391 Sprint Pkwy Overland, KS 66251							1,121.31
ACCOUNT NO. 1348			Phone service	+			1,121.31
T-Mobile, USA Bankruptcy Dept. P.O. Box 53410 Bellevue, WA 98015-3410							568.77
ACCOUNT NO.			Cell phone service	+			000.11
Verizon Wireless P.O. Box 660108 Dallas, TX 75266							327.75
ACCOUNT NO.			Bank fees	+			321.13
Woodforest National Bank P.O. Box 7889 The Woodlands, TX 77397							
							503.67
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claim			(Total of	Sul this p			\$ 2,803.24
Ç : 1 1			(- · · · · · · · · · · · · · · · · · · ·		Tot		·

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

33,620.33

B6G (Official Form 66) 15-81945	Doc 1	Filed 07/29/15	Entered 07/29/15 13:4
Dog (Official Form og) (12/07)		Document	Dago 20 of 27

Debtor(s)

Desc Main 1:45 Page 20 of 37

IN RE Meadows, Samuel LaMont

Case No.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. NAME AND MAILING ADDRESS, INCLUDING ZIP CODE STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. OF OTHER PARTIES TO LEASE OR CONTRACT STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. **Homes Now** Apartment lease for 1116 Irving Avenue, #301 Rockford, IL 221 N. Longwood Rockford, IL 61104

 $_{B6H \, (Official \, Form \, Off)} 15-81945 \quad Doc \, 1$

Filed 07/29/15 Document

Debtor(s)

Entered 07/29/15 13:41:45 Page 21 of 37 Desc Main

IN RE Meadows, Samuel LaMont

Case No.

SCHEDULE H - CODEBTORS

(If known)

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBT	TOR	NAME AND ADDRESS OF CREDITOR

Case 15-81945 Doc 1 Filed 07/29/15 Entered 07/29/15 13:41:45 Desc Main Document Page 22 of 37

Fill in this information to identify	your case:					
Debtor 1 Samuel LaMont Me	aadows					
First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: I	Northern District of Illinois					
Case number				Check if t	his is:	
(If known)				☐ An am	ended filing	
					olement showing poer 13 income as of t	•
Official Form 6I				MM / D	DD / YYYY	
Schedule I: You	ır Income					12/13
upplying correct information. If you are separated and your spoueparate sheet to this form. On the Part 1: Describe Employm	use is not filing with you, top of any additional pa	do not include in	formation ab	out your spo	use. If more space is	needed, attach a
Fill in your employment information.		Debtor 1			Debtor 2 or nor	-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Mot employ	yed		☐ Employed ☐ Not employe	d
Include part-time, seasonal, or self-employed work.						
Occupation may Include student or homemaker, if it applies.	Occupation					
	Employer's name					
	Employer's address					
		Number Street			Number Street	
		City	State ZIP	Code	City	State ZIP Code
	How long employed the	ere?	_			
Part 2: Give Details About	Monthly Income					
Estimate monthly income as of		m. If you have noth	ning to report	for any line, w	rite \$0 in the space. Ir	nclude your non-filing
spouse unless you are separated If you or your non-filing spouse habelow. If you need more space, a	ave more than one employ		formation for a	ıll employers f	or that person on the	lines
			Fo	r Debtor 1	For Debtor 2 or non-filing spous	е
 List monthly gross wages, saldeductions). If not paid monthly, 			2. \$	0.00	\$	_
3. Estimate and list monthly over	rtime pay.		3. +\$	0.00	+ \$	
4. Calculate gross income. Add li	ine 2 + line 3.		4. \$	0.00	\$	

Entered 07/29/15 13:41:45 Desc Main Page 23 of 37 Case 15-81945 Doc 1 Filed 07/29/15 Document

Debtor 1

Samuel LaMont Meadows
First Name Middle Name Last Name

Case number (if known)_

State all other regular contributions to the expenses that you list in <i>Schedule J</i> . Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:			For	Debtor 1	For Debtor 2 or non-filing spouse	
5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. No.000 5c. Required repayments of retirement fund loans 5c. S. 0.000 5c. Insurance 5c. S. 0.000 5c. S. 0.000 5c. Insurance 5c. S. 0.000 5c. Insurance 5c. S. 0.000 5c. Insurance 5c. S. 0.000 5	Copy line 4 here	4.	\$	0.00	\$	
56. Mandatory contributions for retirement plans 56. Voluntary contributions for retirement plans 56. 0.000 \$ 56. Required repayments of retirement fund loans 56. 1. \$0.000 \$ 56. Insurance 56. \$0.000 \$ 56. Other deductions Specify: 56. Other deductions Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.000 \$ 56. Other deductions Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.000 \$ 56. Calculate total monthly take-home pay. Subract line 6 from line 4. 7. \$0.000 \$ 56. Calculate total monthly take-home pay. Subract line 6 from line 4. 7. \$0.000 \$ 56. Calculate total monthly take-home pay. Subract line 6 from line 4. 7. \$0.000 \$ 56. Calculate total monthly received: 57. \$0.000 \$ 58. \$0.000 \$ 59. \$0.0	ist all payroll deductions:					
5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. No. 0.00 \$ 5c. No. 0.0	5a. Tax. Medicare, and Social Security deductions	5a.	\$	0.00	\$	
5c. Voluntary contributions for retirement plans 5c. S. 0.00 5d. Required repayments of retirement fund loans 5d. S. 0.000 5. 0.000 5f. 0.000 5f. 0.000 5g.	•		Ψ			
56. Required repayments of retirement fund loans 56. Is unance 56. \$ 0.000 \$ \$ 51. Domestic support obligations 57. Domestic support obligations 58. Union dues 59. \$ 0.000 \$ \$ 51. Domestic support obligations 59. Union dues 59. \$ 0.000 \$ \$ 51. Domestic support obligations 59. Union dues 59. \$ 0.000 \$ \$ 51. Domestic support obligations 59. Union dues 59. \$ 0.000 \$ \$ 51. Domestic support obligations 59. Union dues 59. \$ 0.000 \$ \$ 51. Domestic support obligations 59. Union dues 59. \$ 0.000 \$ \$ 51. Domestic support obligations 59. Union dues 59. \$ 0.000 \$ \$ 51. Domestic support obligations 59. Union dues 59. \$ 0.000 \$ \$ 51. Domestic support obligations 59. Union dues 59. Union dues 59. \$ 0.000 \$ \$ 51. Domestic support obligations 59. Union dues 50. U	·		· ·			
56. Insurance 57. Domestic support obligations 57. S. 0.000 S. 59. Union dues 58. Union dues 59. Union dues 59. Union dues 59. Union dues 59. S. 0.000 S. 59. S. 50. S. 50	•					
59. Domestic support obligations 59. Union dues 59. Union dues 59. Union dues 59. O.00 59. \$ 0.00 5	, , ,					
5g. Union dues 5g. \$ 0.00 \$ \$ 5h. +\$ 0.000 + \$ \$ 5h. +\$ 0.000 \$ \$						
Specify: 5h. Other deductions. Specify: 5h. Other deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$ 0.00 \$ \$ \$ \$ \$ 0.00 \$ \$ \$ \$ \$ \$ 0.00 \$ \$ \$ \$						
Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.00 \$	· ·	_				
Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 0.00 \$ List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8b. \$ 0.00 \$ 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive include almony, spousal support, child support, maintenance, divorce settlement and property settlement. 8c. Social Security 8c. \$ 0.00 \$ 8. Social Security 8c. \$ 0.00 \$ 8f. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as lood stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8p. Pension or retirement income 8g. \$ 0.00 \$ 8h. Other monthly income. Specify: 8h. +\$ 0.00 \$ Sald other income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Add line 7 + line 9. \$ Calculate monthly income. Security included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Include contributions from an unmarried pather, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10		5h.	+\$	0.00	+ \$	
List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ \$ \$ 0.00 \$ \$ \$ 0.00 \$ \$ \$ 0.00 \$ \$ 0.0	Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$.	6.	\$	0.00	\$	
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 \$ 1	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$ 0.00 \$ \$ \$ \$ \$ 0.00 \$ \$ \$ \$ \$ \$ \$ 0.00 \$ \$ \$ \$						
receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$ 0.00 \$ \$ 8b. Interest and dividends 8b. \$ 0.00 \$ 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive include almony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ 8c. \$ 0.00 \$ 8d. \$ 0.	profession, or farm					
8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Indude alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 0.00 \$ \$ 8. \$ 0.00 \$ \$ 9. \$ 0.00 \$ \$ 9. \$ 9. \$ 0.00 \$ \$ 9. \$ 9.	receipts, ordinary and necessary business expenses, and the total	8a.	\$	0.00	\$	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$ 0.00 \$ 8e. \$ 0.00 \$ 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SNAP Food Allowance 8f. 8g. Pension or retirement income 8g. \$ 0.00 \$ 8h. Other monthly income. Specify: 8h. +\$ 0.00 \$ State all other income. Add line 7 + line 9. Add all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00 Combined	•		\$	0.00	\$	
8d. Unemployment compensation 8d. Unemployment compensation 8e. Social Security 8e. \$ 0.00 \$ 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SNAP Food Allowance 8f. 8g. Pension or retirement income 8g. \$ 0.00 \$ 8h. Other monthly income. Specify: 8h. +\$ 0.00 +\$ Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$ 194.00 \$ \$ 194.00 \$ \$ 194.00 \$ Include any anounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined		nt	Ψ		·	
8e. Social Security 8e. \$ 0.00 \$ \$ 86. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SNAP Food Allowance 8g. Pension or retirement income 8g. \$ 0.00 \$ \$ 86. 8g. Pension or retirement income. Specify: 8h. +\$ 0.00 +\$ \$ 194.00 \$ 194.00 \$ 194.00		8c.	\$	0.00	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SNAP Food Allowance 8f. 8g. Pension or retirement income 8g. \$	8d. Unemployment compensation	8d.	\$	0.00	\$	
Include cash æsistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _SNAP Food Allowance	8e. Social Security	8e.	\$	0.00	\$	
8g. Pension or retirement income 8g. \$	Include cash assistance and the value (if known) of any non-cash assistanthat you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		\$	194.00	\$	
8h. Other monthly income. Specify:	Specify. Strap Food Allowance					
Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined	8g. Pension or retirement income	8g.	\$	0.00	\$	
Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined	8h. Other monthly income. Specify:	8h.	+\$	0.00	+\$	
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10. \$\frac{194.00}{}	Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	194.00	\$	
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies 12. Combined		10.	\$	194.00	+ \$ =	\$ <u>194.0</u>
Specify:	Include contributions from an unmarried partner, members of your household, y			ents, your roor	nmates, and	
Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined				to pay expen		\$ 0.00
Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. \$\frac{194.0}{Combined}\$						Ψ <u> </u>
					•	\$ <u>194.00</u>
Do you expect an increase or decrease within the year after you file this form?	Do you expect an increase or decrease within the year after you file this f	orm'	?			monthly incor

Case 15-81945 Doc 1 Filed 07/29/15 Entered 07/29/15 13:41:45 Desc Main Document Page 24 of 37

		Document	Paye 24 01 31			
	Fill in this information to identify	your case:				
	Debtor 1 Samuel LaMont I	Meadows Middle Name Last Name	Check if t	this is:		
	Debtor 2 (Spouse, if filing) First Name United States Bankruptcy Court for the: Case number (If known) Dfficial Form 6J Schedule J: Yo	Middle Name Last Name Northern District of Illinois	An am A sup expen MM / I A sep maints	nended fi plement : ases as o DD / YYYY arate filin ains a se	showing post- f the following —— ag for Debtor 2 parate housel	2 because Debtor 2 hold
ii		led, attach another sheet to this form				
F	Part 1: Describe Your Ho	usehold				
1.	Is this a joint case?					
	No. Go to line 2. Yes. Does Debtor 2 live in a	separate household?				
	□ No□ Yes. Debtor 2 must fi	le a separate Schedule J.				
2.	Do you have dependents? Do not list Debtor 1 and	✓ No✓ Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Debtor 2. Do not state the dependents' names.	each dependent				No Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?	☑ No □ Yes				
Р	art 2: Estimate Your Ongo	ing Monthly Expenses				
e a Ir	expenses as of a date after the bate applicable date. Include expenses paid for with no such assistance and have include	ir bankruptcy filing date unless you ankruptcy is filed. If this is a supplementary of the second of	ental Schedule J, check the but the know the value of cial Form 6I.)		Your expe	n and fill in the
	4b. Property, homeowner's, or	renter's insurance		4a. 4b.	•	00
	4c. Home maintenance, repair,	and upkeep expenses		4c.	\$ 0.	00

4d. Homeowner's association or condominium dues

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

0.00

4d.

Case 15-81945 Doc 1 Filed 07/29/15 Entered 07/29/15 13:41:45 Desc Main Document Page 25 of 37

Debtor 1

Samuel LaMont Meadows
First Name Middle Name Last Name

Case number (if known)_

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
	Utilities:		
0.	6a. Electricity, heat, natural gas	6a.	\$ 30.00
	6b. Water, sewer, garbage collection	6b.	\$ 0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 73.00
	6d. Other. Specify:	6d.	\$ 0.00
7.		7.	\$ 400.00
8.	Childcare and children's education costs	8.	\$ 0.00
9.	Clothing, laundry, and dry cleaning	9.	\$ 40.00
10.	Personal care products and services	10.	\$ 20.00
11.	Medical and dental expenses	11.	\$0.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ 65.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ 0.00
14.	Charitable contributions and religious donations	14.	\$0.00
15.			V
	15a. Life insurance	15a.	\$0.00
	15b. Health insurance	15b.	\$0.00
	15c. Vehicle insurance	15c.	\$0.00
	15d. Other insurance. Specify:	15d.	\$0.00
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$0.00
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$0.00
	17b. Car payments for Vehicle 2	17b.	\$0.00
	17c. Other. Specify:	17c.	\$0.00
	17d. Other. Specify:	17d.	\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).	18.	\$0.00
19.	Other payments you make to support others who do not live with you.	40	\$0.00
	Specify:	19.	
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incompany	ne.	
	20a. Mortgages on other property	20a.	\$0.00
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$0.00

Case 15-81945 Doc 1 Filed 07/29/15 Entered 07/29/15 13:41:45 Desc Main Document Page 26 of 37

Case number (if known)

Samuel LaMont Meadows

Debtor 1

21. Other. Specify: 0.00 22. Your monthly expenses. Add lines 4 through 21. 1,178.00 The result is your monthly expenses. 22 23. Calculate your monthly net income. 194.00 Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22 above. 1,178.00 23c. Subtract your monthly expenses from your monthly income. -984.00 The result is your monthly net income. 23c. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? M No. None Yes.

B6 Declaration (Official Form 6-Declaration) 12/07) Filed 07/29/15 Entered 07/29/15 13:41:45 Desc Main

(If known)

IN RE Meadows, Samuel LaMont

Page 27 of 37 Document

Case No.

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: July 28, 2015 Signature: /s/ Samuel LaMont Meadows Debtor Samuel LaMont Meadows Date: _____ Signature: ____ (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the __ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. ___ Signature: ____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

B7 (Official Form 7) (04/13)-81945 Entered 07/29/15 13:41:45 Desc Main Doc 1 Filed 07/29/15 Page 28 of 37 Document United States Bankruptcy Court

Northern District of Illinois

IN RE:	Case No.
Meadows, Samuel LaMont	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None," If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2,098.00 2014 - Employment

16,003.00 2013 - Employment

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

1,910.00 2014 - Unemployment compensation

1,910.00 2013 - Unemployment compensation

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NAME USED DATES OF OCCUPANCY **ADDRESS** 1611 School Street, Rockford, IL Same 06/2014 to 04/2015 02/2012 to 05/2014 18501 Sawyer Street, Detroit, MI 48228 Same

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature /s/ Samuel LaMont Meadows	
of Debtor	Samuel LaMont Meadows
Signature	
(if any)	
0 continuation pages attached	
	of Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

B8 (Official Form 8) (12/08)

Case 15-81945 Doc 1

Filed 07/29/15 Entered 07/29/15 13:41:45 Desc Main Document Page 32 of 37 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No
Meadows, Samuel LaMont	Chapter 7
D1. ()	

	Debtor(s) NDIVIDUAL DEBTO	OR'S STATEMENT OF	INTENTION			
PART A – Debts secured by property of the estate. Attach additional pages if necessary		e fully completed for EACH	I debt which is secured by property of the			
Property No. 1						
Creditor's Name:		Describe Property Secu	ring Debt:			
Property will be (check one): Surrendered Retained		1				
If retaining the property, I intend to (checon Redeem the property Reaffirm the debt Other. Explain	k at least one):	(for examp	le, avoid lien using 11 U.S.C. § 522(f)).			
Property is (check one): Claimed as exempt Not claimed	as exempt	(1				
Property No. 2 (if necessary)		7				
Creditor's Name:		Describe Property Securing Debt:				
Surrendered ☐ Retained If retaining the property, I intend to (checomology) ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ☐ Property is (check one): ☐ Claimed as exempt ☐ Not claimed ☐ PART B – Personal property subject to une additional pages if necessary.) Property No. 1	as exempt	_	le, avoid lien using 11 U.S.C. § 522(f)). completed for each unexpired lease. Attach			
Lessor's Name: Homes Now	Describe Leased Apartment lease #301 Rockford, I	for 1116 Irving Avenue,	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ✓ Yes ☐ No			
Property No. 2 (if necessary)						
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No			
continuation sheets attached (if any)						
declare under penalty of perjury that to personal property subject to an unexpire		intention as to any prope	rty of my estate securing a debt and/or			
Date: July 28, 2015	/s/ Samuel LaMont Signature of Debtor	Meadows				
	Signature of Deotor					

Signature of Joint Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 15-81945 Doc 1 Filed 07/29/15 Entered 07/29/15 13:41:45 Desc Main Document Page 35 of 37 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Meadows, Samuel LaMont		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CREE	DITOR MATRIX
		Number of Creditors36
The above-named Debtor(s) hereby	y verifies that the list of creditors	is true and correct to the best of my (our) knowledge.
Date: July 28, 2015	/s/ Samuel LaMont Meadows Debtor	
	Joint Debtor	

Case 15-81945 Doc 1 Filed 07/29/15 Entered 07/29/15 13:41:45 Desc Main Document Page 36 of 37

Meadows, Samuel LaMont 1116 Irving Avenue #301 Rockford, IL 61101 Document Chase Bank 270 Park Avenue New York, NY 10017

FBCS, Inc. 330 S. Warninster - Ste 353 Hatboro, PA 19040

David A. Aaby, Attorney at Law 1318 E. State St. Rockford, IL 61104-2228 Comcast P.O. Box 3002 South Eastern, PA 19398-3002 Fifth Third Bank 38 Fountain Square Plaza Cincinnati, OH 45263

A.T. & T. P.O. Box 5093 Carol Stream, IL 60197-5093 Convergent Outsourcing P.O. Box 9004 Renton, WA 98057

First Financial Credit Services P.O. Box 1850 St. Charles, MO 63302

American Express 200 Vesey Street - 4th Floor New York, NY 10285 Credit Collection Service P.O. Box 587 Needham, MA 02494 First Step Group 6300 Shingle Creek Parkway - Ste 220 Brooklyn Center, MN 55430

American Medical Collections 4 Westchester Plz - Ste 110 Elmsford, NY 10523-1615 Department Of The Treasury Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346 Foxwood Apartments 2778 Pickering Drive Memphis, TN 38115

Arnold Scott Harris 222 Merchandise Mart Plaza - Ste 1932 Chicago, IL 60654 Detroit Edison One Energy Plaza - Wcb 2106 Detroit, MI 48226-1221 Halsted Financial Services, LLC P.O. Box 828 Skokie, IL 60076

Arnold Scott Harris, PC 222 Merchandise Mart Plaza #1932 Chicago, IL 60654 Direct Loan Service System P.O. Box 5609 Greenville, TN 75403-5609

Homes Now 221 N. Longwood Rockford, IL 61104

Bank Of America 100 Tryon Street Charlotte, NC 28255 Diverse Funding Associates 3580 Harlem Rd - Ste 6 Buffalo, NY 14215-2045 Huntington Bank 7 Easton Oval Columbus, OH 43219

Bankcard Services P.O. Box 4499 Beaverton, OR 97076-4499 Enhanced Recovery Co. LLC P.O. Box 57547 Jacksonville, FL 32241

I.C. Systems, Inc. P.O. Box 64378 St. Paul, MN 55164-0378

CACH, LLC 4340 S. Monaco St. - 2nd Floor Denver, CO 80237-3485 Enterprise Rent-A-Car P.O. Box 759 Lombard, IL 60148 NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044 Case 15-81945 Doc 1 Filed 07/29/15 Entered 07/29/15 13:41:45 Desc Main Document Page 37 of 37

Quest Diagnostics 13001 College Center Dr. Chicago, IL 60693

Sinai Grace Hospital 6071 W. Outer Drive Detroit, MI 48235

Sprint 6391 Sprint Pkwy Overland, KS 66251

Stellar Recovery, Inc. P.O. Box 1119 Charlotte, NC 28201-1119

T-Mobile, USA Bankruptcy Dept. P.O. Box 53410 Bellevue, WA 98015-3410

Valentine & Kebartas, Inc. P.O. Box 325 Lawrence, MA 01842

Verizon Wireless P.O. Box 660108 Dallas, TX 75266

Woodforest National Bank P.O. Box 7889 The Woodlands, TX 77397